8/25/08 9:48:37 55 BK 592 PG 62 57 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

" get el

AFTER RECORDING RETURN TO:

H. Mark Beanblossom, P.C. 1661 Aaron Brenner, Suite 301 Memphis, Tennessee 38120 (901)758-0500

WARRANTY DEED

THIS INDENTURE, made and entered into this 22nd day of August, 2008, by and between David R. Dees and wife, Joy D. Dees, and Karen S. Galambos, an unmarried woman, party of the second part.

WITNESSED: That for and inconsideration of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of all of which is hereby acknowledged, the said party of the first part has bargained and sold and does hereby bargain, sell, convey and confirm unto the said party of the second part the following described real estate, situated and being in the City of Hernando, County of DeSoto, State of Mississippi.

Lots 53 and 54, Section "B", KoKo Reef Subdivision, in Section 31, Township 3 South, Range 9 West, DeSoto County, Mississippi, as per plat of record in Plat Book 7, Pages 26-34, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

Lot 53 Parcel #3099.3102.0000.5300

Lot 54 Parcel #3099.3102.0000.5400

This being the same property conveyed to Grantors herein by Warranty Deed of record in Book 156, Page 9, as to Lot 53 and by Warranty Deed of record in Book 277, Page 521, as to Lot 54, all recorded in the Chancery Clerk's Office of DeSoto County, Mississippi.

This conveyance is made subject to the 2008 DeSoto County Taxes which are not yet due and payable and which Grantee hereby assumes and agrees to pay and further subject to Subdivision Restrictions, Building Lines and Easements of record in Plat Book 7, Pages 26-34, also subject to Covenants of KoKo Reef Property Owner's Association at Book 460, Page 83 and Book 539, Page 168, and Subdivision and Zoning Regulations in effect in County, rights of ways and easements for public roads and public utilities and restrictive covenants and easements of record, all in said Clerk's Office.

It is understood and agreed that the taxes for the year have been prorated as of this date on an estimated basis and when said taxes are actually determined, if the proration is incorrect then the Grantor(s) agree to pay Grantee(s) or their assigns any deficiency and likewise Grantee(s) agree to pay Grantor(s) or their assigns any amount overpaid.

() unimproved

This is (X) improved property known as 5068 Maui Cove, Hernando, MS 38632

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to the said GRANTEES, their heirs and assigns forever; and we do covenant with the said GRANTEES that we are lawfully seized and possesses of said land in fee simple, have a good right to convey it and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said Grantees, their heirs and assigns, against the lawful claims of all persons whomsoever. Wherever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand this 22nd day of August, 2008.

David R. Dees

Joy D. Dees

STATE OF TENNESSEE COUNTY OF SHELBY

Before me, the undersigned, a Notary Public in and for said State and County, duly commissioned and qualified, personally appeared David R. Dees and Joy D. Dees to me known (or proved to me on the basis of satisfactory evidence) to be the person(s) described in and who executed the foregoing instrument, and acknowledged that they executed the same as their free act and deed.

WITNESS my hand and Notarial Sealed of M this had day of August, 2008.

Notary Public

My Commission Expires:

SEND TAX BILLS TO: Mortgage Investors Group 8320 East Walker Springs Lane Knoxville, TN 37923

GRANTORS:

David R. Dees and Joy D. Dees & State College Comment, Ms 3864

HOME: <u>(662)</u> 429-7379 OFFICE: <u>(901)</u> 647-7379 GRANTEES:

Karen S. Galambos

9 //95 CLARA. EADS TN

HOME: (901) 483-9212

OFFICE: (901)263-4253